UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/365,066	07/30/1999	JOSEPH FRUTUOSO	5053-23300	1321

7590   02/07/2005

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ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 02/07/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

Office Action Summary	Application No. 09/365,066	Applicant(s) FRUTUOSO ET AL.
	Examiner Nga B. Nguyen	Art Unit 3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _01 November 2004_.

2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-4,6-8,10,12-15,17-22,24,26,27,29-34,36,38-62 and 71_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-4,6-8,10,12-15,17-22,24,26,27,29-34,36,38-62 and 71_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☐ Notice of References Cited (PTO-892)
2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3)☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date _____.
5)☐ Notice of Informal Patent Application (PTO-152)
6)☐ Other: _____.

DETAILED ACTION

1.   This Office Action is the answer to the communication filed on November 1,

2004, which paper has been placed of record in the file.

2.   Claims 1-4, 6-8, 10, 12-15, 17-22, 24, 26, 27, 29-34, 36, 38-62, and 71 are

pending in this application.

Response to Arguments/Amendment

3.   Applicant's arguments with respect to claims 1-4, 6-8, 10, 12-15, 17-22, 24, 26,

27, 29-34, 36, 38-62, and 71 have been considered but are not persuasive.

In the arguments regarding to claims 1 and 13, applicant stated that Borghesi

does not teach automatically reading additional information from an administration

system in response to receiving an incoming transaction from a sending trading partner.

Examiner respectfully disagrees. See column 16, lines 5-10 and column 12, lines 14-58,

when the body shop receives a claim assignment from the home office, the body shop

emloyee (or the user) creates a workfile for a specific claim, the user enters vehicle

identification into the workfile, *the system automatically selects a database 222 from*

which to access parts lists and values for the particular vehicle, specially, when

the user chooses to have the vehicle identification number (VIN) decoded in the

database, the system automatically reads from the database the manufacturer make

and model associated with the vehicle, thus the manufacturer make and model

associated with the vehicle automatically retrieved from the database in response to the

VIN entered by the user. Therefore, *Borghesi does teach automatically reading*

additional information from an administration system in response to receiving an

incoming transaction from a sending trading partner.

Regarding to claims 53-55, see column 9, lines 18-42, policy number is

equivalent to an administration system identifier, claim number is equivalent to a

transaction identifier, the date the claim was reported, the date the claim was assigned

are equivalent to a transaction status. Therefore, _Borghesi does teach an administration_

system identifier, a transaction identifier, and a transaction status.

Regarding to claim 4, applicant states that Hoover does not teach the at least

one business rule comprises one or more logical operators and a string of at least one

keyword and at least one operator, and wherein the business rule is entered into the

computer system by a user via a user interface. Examiner respectfully disagrees. See

Hoover, figures 19A, e.g. **"not null" is one business rule** comprises a string "not null",

"null" is a keyword, "not" is a logical operator. Moreover, see column 11, lines 35-53, the

customer specific **"application program interface" (API) servers as the interface**

between a customer database 26 and the remote database 28, the customer API is

operative for mapping predetermined fields stored in a customer database system to

specific objects and object attribute in an object-based relational model. Therefore,

Hoover does teach one business rule comprises one or more logical operators and a

string of at least one keyword and at least one operator, and wherein the business rule

is entered into the computer system by a user via a user interface. Furthermore, the

system of Hoover perform the mapping function by automatically retrieve additional

information from the database, thus the user does not need to enter the additional

information. By adopting this teaching of Hoover in Borghesi's system, e.g. the additional information of the vehicle will be automatically retrieved from the database, thus the user does not need to enter the additional information, thus time saving for the user. Therefore, combining Borghesi and Richards with the teaching of Hoover is proper because it does provide the motivation of "time consuming".

Regarding to claim 18, see column 16, lines 5-22, the body shop receives a claim assignment from the home office, then the body shop emloyee (or the user) creates a workfile for a specific claim, the process of reading the additional information from the administration system when creating a workfile is described in claim 1 above. The body shop then creates a computer Estimate-of-Record (EOR) as part of a workfile, and sends to the insurance company via e-mails outbox. Thus, the EOF is equivalent to an outgoing transaction comprises claim assignment (data from the incoming transaction) and the additional information read from the administration system (because EOR is a part of a workfile, thus creating the EOR also need the additional information of the vehicle retrieved from the database as described in claim 1 above). Therefore, _Borghesi does teach automatically generating at least one outgoing transaction in response to reading the additional information form the administration system, wherein at least one outgoing transaction comprises data from the incoming transaction and at least a portion of the additional information read from the administrative system._ Moreover, applicant states that Hoover does not teach the feature of generating a map. Examiner disagrees. For example, see column 32, lines 50-67 and figure 8, the EMPLOYEE_IDX allows determination of the relationship

between employees, employers and persons, given an employee object identifier, and

associated employer object identifier and person object identifier can be obtained, by

reference to the EMPLYEE_IDX table (or a map table), in this example, the source field

are "employer object identifier" and "person object identifier", the destination fields is

"employee object identifier". The same for VISIT-IDX table, given a particular person

object identifier, the visits associated with that person can be identified by consulting the

VISIT-IDX table to obtain visit object identifiers. Also see column 33, lines 4-17 and

figure 13, a message of the form get_all_VISITS is utilized, the request message

involves the provision of a predetermined object identifier, with the objective of obtaining

related object identifiers and information related to particular transactions associated

with the identifier, e.g. a get_all_VISITS request message contemplates the provision of

an object identifier for a particular person, such as patient, and to retrieve data

associated with visits of the particular persons to different health care service provides

such as hospitals, physicians, laboratories, etc. Therefore, _Hoover does teach_

generating the map comprises: selecting one or more source fields, wherein each

source field corresponds to the source for the additional information; selecting a

destination filed, wherein each destination filed corresponds to the outgoing transaction,

wherein the administration system form which additional information is read is specified

by a map, wherein the map comprises a relationship between the outgoing transaction

and a source for the additional information and the map is specified by a user through a

user interface. Thus, in Hoover, the additional information, e.g. the employer object

identifier and the person object identifier associated with the employee object identifier

automatically retrieved by the computer system, thus it provides time consuming

because the user does not need to enter the additional data. By adopting this teaching

of Hoover in Borghesi's system, e.g. the additional information of the vehicle will be

automatically retrieved from the database, thus the user does not need to enter the

additional information, thus time saving for the user. Therefore, combining Borghesi and

Richards with the teaching of Hoover is proper because it does provide the motivation of

"time consuming".

Regarding to claim 26, see column 32, lines 50-67 and figure 8, the

EMPLOYEE_IDX allows determination of the relationship between employees,

employers and persons, given an employee object identifier, and associated employer

object identifier and person object identifier can be obtained, by reference to the

EMPLYEE_IDX table (or a map table), in this example, the source field are "employer

object identifier" and "person object identifier", the destination fields is "employee object

identifier", thus the value of destination field (the employee object identifier) is the

function of two source fields (the employer object identifier and the person object

identifier). Therefore, _Hoover does teach the value of the destination field is a sum of_

respective values of the one or more selected source fields, a value of the destination

field as a function of the one or more source fields.

Regarding to claims 40-44, see column 4, lines 65-67, the system generates a

generic a claim processing workflow, specifically for automobile insurance claims

(insurance pricing transaction, a commission settlement transaction), other type of

insurance such as property (an annuity asset pricing transaction) or health insurance

may also be mapped into the claim workflow. Also see column 5, lines 5-15, determine

a vehicle valuation prior damage, salvage disposition (a positions and valuation focused

refresh transaction). Therefore, _Borghesi does teach an annuity asset pricing_

transaction, a positions and valuation focused refresh transaction, an insurance pricing

transaction, a commission settlement transaction.

Regarding to claim 47, applying the reasons similar to those set forth above with

respect to claim 18.

Regarding to claims 29-31, Wamsey teaches the computer system implements

storing a schedule in memory, wherein the schedule relates to the incoming transaction

(see column 32, line 49-column 33, line 20, a first schedule spanning a first number of

days for receiving information about the claim for each of the records, a second

schedule spanning a second number of days for formulating a proposed settlement

amount for the injury). Therefore, it would have been obvious to one with ordinary skill in

the art at the time the invention was made to adopt the teaching of Wamsley in

Borghesi's, thus implementing a schedule comprises a predetermined time for receiving

the incoming transaction from the at least one sending trading partner, a predetermined

time for reading the additional information from the administration system, a

predetermined time for sending the outgoing transaction to the at least one receiving

trading partner, therefore, providing more convenient and efficiency for the user to

receive, process an incoming transaction, to send outgoing transaction at a specified

date and time.

In conclusion, for the reason set forth above, examiner decides to maintain the

previous rejection (also see details below) and make this office action FINAL.

4.   Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a).

Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later

than SIX MONTHS from the date of this final action.

Claim Rejections - 35 USC § 103

5.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

6.   Claims 1, 2, 6-8, 12, 13, 17, 52-57, and 71 are rejected under 35 U.S.C. 103(a)

as being unpatentable over Borghesi et al (hereinafter Borghesi), U.S. Patent No.

5,950,169, in view of Richards, U.S. Patent No. 6,408,303.

Regarding claim 1, Borghesi discloses a method for processing receiving trading

partner transactions comprising:

receiving at least one incoming transaction from at least one sending trading partner (column 16, lines 4-10; the home office sends a claim assignment to the body shop via the mailbox);

automatically reading additional information from an administration system in data communication with a computer system, wherein the additional information is read in response to receiving at least one incoming transaction from the at least one sending trading partner, and wherein the additional information is identified by at least one business rule (column 12, lines 14-58; when a user is creating a workfile for a specific claim, the user enters vehicle identification into the workfile, the system automatically selects a database 222 from which to access parts lists and values for the particular vehicle, specially, when the user chooses to have the vehicle identification number (VIN) decoded in the database, the system automatically reads from the database the manufacturer make and model associated with the vehicle, the additional information is identified by identified by at least one business rule which is VIN is a key word to search for additional information of the vehicle);

generating at least one outgoing transaction in response to reading the additional information from the administration system, where at least one outgoing transaction comprises data from the incoming transaction and the additional information read from the administration system (column 12, line 59-column 13, line 60; generating a valuation request in response to reading the vehicle data from the database, the valuation request comprises data from claim assignment and additional data read from the database);

sending at least one outgoing transaction to at least one receiving trading partner (column 16, lines 46-49; sending the estimate to the appraiser/adjuster).

Borghesi does not teach translating at least one incoming transaction into a computer data format decipherable by a receiving trading partner transaction processing software. However, Richards teaches translating at least one incoming transaction into a computer data format decipherable by a receiving trading partner transaction processing software (see abstract and column 1, lines 45-55). Most of trading partners' internal data processing systems do not use data and file standards that conform to the EDI standards or other standard communication formats. Thus, in order to receive and processing data that conform to various EDI standards, the incoming data need to be translated to a data format that is compatible with the trading partner's internal data processing system. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to combine the feature above with Borghesi's for the purpose of time-consuming because the incoming data need not to be re-entered to another data format compatible with the trading partner's internal data processing system.

Regarding claim 2, Borghesi further discloses the at least one business rule comprises one or more keywords (column 12, lines 17-25; VIN is a key word to search for additional information of the vehicle).

Regarding claims 6-7, Borghesi further discloses the reading additional information from the administration system in response to the computer system receiving the incoming transaction from the at least one sending trading partner further comprises: extracting the additional information from the administration system according to search criteria wherein search criteria comprise one or more keywords (column 12, lines 17-25; VIN is a key word to search for additional information of the vehicle).

Regarding claim 8, Borghesi further discloses queuing the outgoing transaction in response to the computer system generating the outgoing transaction (column 13, line 60-column 14, line 8).

Regarding claim 12, Borghesi further discloses the incoming transaction is an insurance-related transaction (column 4, lines 20-22).

Regarding claim 13, Borghesi discloses a system comprising: a CPU; a database coupled to the CPU; an administration system coupled to the CPU; a memory coupled to the CPU, wherein the memory stores one or more computer programs executable by the CPU (column 6, lines 5-32); wherein the computer programs are executable to perform method as described in claim 1 above. Moreover, Borghesi further discloses store a trading relationship between trading partners of a transaction, wherein the trading relationship is stored in the database, wherein at least one trading partner is a sending trading partner and at least one trading partner is a receiving trading partner (column 4, lines 25-46). Borghesi does not teach translating at least one incoming transaction into a computer data format decipherable by a receiving trading partner transaction processing software. However, Richards teaches translating at least one incoming transaction into a computer data format decipherable by a receiving trading partner transaction processing software (see abstract and column 1, lines 45-55). (See claim 1 for the same motivation).

Regarding claim 17, Borghesi further discloses the incoming transaction is an insurance-related transaction (column 4, lines 20-22).

Regarding claims 52-56, Borghesi further discloses at least one business rule comprises: a receiving trading partner identifier, an administration system identifier, a transaction identifier, a transaction status, a sending trading partner identifier (column 9, lines 18-32).

Regarding claim 57, Borghesi further discloses the business rule is entered into a database (column 12, lines 14-22).

Regarding to claim 71, Borghesi and Richard do not disclose the computer data format is National Securities Clearing Corporation (NSCC) standard format. However, NSCC standard format is a well known format. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to include NSCC standard format in Borghesi's modified by Richard's for the purpose of time-consuming because the incoming data automatically translate to NSCC standard format compatible with the trading partner's internal data processing system, the user need not to re-enter the data into the computer system.

7.   Claims 3, 4, 14, 15, 18-22, 24, 26, 27, 32-34, 38-51, and 58-62 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi et al, U.S. Patent No. 5,950,169, in view of Richards, U.S. Patent No. 6,408,303, and further in view of Hoover et al (hereinafter Hoover), U.S. Patent No. 5,724,575.

Regarding claims 3, 4, 14, 15, Borghesi does not disclose the at least one business rule comprises one or more logical operators and a string of at least one keyword and at least one operator, and wherein the business rule is entered into the computer system by a user via a user interface. However, Hoover teaches the features above (see figures 7-19 and columns 24-40). Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to include the feature above with Borghesi's modified by Richard's for the purpose of time consuming because it eliminates the need for the user to re-enter the data into the computer system.

Regarding to claim 18, Borghesi discloses a carrier medium, which stores program instruction, wherein the program instructions are executable by a computer

system to implement the method as described in claim 1 above. Borghesi does not

teach translating at least one incoming transaction into a computer data format

decipherable by a receiving trading partner transaction processing software. However,

Richards teaches translating at least one incoming transaction into a computer data

format decipherable by a receiving trading partner transaction processing software (see

abstract and column 1, lines 45-55). (See claim 1 for the same motivation). Moreover,

Borghesi does not teach generating the map comprises: selecting one or more source

fields, wherein each source field corresponds to the source for the additional

information; selecting a destination filed, wherein each destination filed corresponds to

the outgoing transaction, wherein the administration system form which additional

information is read is specified by a map, wherein the map comprises a relationship

between the outgoing transaction and a source for the additional information and the

map is specified by a user through a user interface. However, Hoover discloses the

features above (see figures 7-19 and columns 24-40). Therefore, it would have been

obvious to one with ordinary skill in the art at the time the invention was made to include

the feature above with Borghesi's modified by Richard's for the purpose of time

consuming because it eliminates the need for the user to re-enter the data into the

computer system.

Claims 19-22, 24, 32-34, 38 have similar limitations found in claims 2-4, 6, 2, 8,

12, as discussed above, therefore, are rejected by the same rationale.

Regarding claims 26-27, Hoover further discloses the value of the destination

field is a sum of respective values of the one or more selected source fields, a value of

the destination field as a function of the one or more source fields (column 31, line 40-

column 33, line 33). Therefore, it would have been obvious to one with ordinary skill in

the art at the time the invention was made to include the feature above with Borghesi's

modified by Richard's for the purpose of time consuming because it eliminates the need for the user to re-enter the data into the computer system.

Regarding claims 39-44, Borghesi further the outgoing transaction is an insurance-related transaction, an annuity asset pricing transaction, a positions and valuation focused refresh transaction, an insurance pricing transaction, a commission settlement transaction (column 4, lines 65-67 and column 5, lines 5-15).

Regarding claim 45, Borghesi further discloses the sending trading partner is the receiving trading partner (column 16, lines 4-22).

Regarding claim 46, Borghesi further discloses the carrier medium is a memory medium (column 6, lines 5-14).

Claims 47-51, 58-62 have similar limitations found in claims 18, 26, 27, 22, 24, 38, 52-56, discussed above, therefore are rejected by the same rationale.

8.   Claim 10 is rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi et al, U.S. Patent No. 5,950,169, in view of Richards, U.S. Patent No. 6,408,303, and further in view of DiRienzo, U.S. Patent No. 6,003,007.

Regarding claim 10, DiRienzo discloses the computer system sending the outgoing transaction to the at least one receiving trading partner through an industry clearinghouse system (see figure 6A, the provider send the outgoing transaction to the clearinghouse system). Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to combine the feature above with Borghesi's for the purpose of providing the clearinghouse system as an intermediate between trading partners, servers as an electronic routing system for the claims and checks to determine if the information is complete.

9.   Claims 29-31 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi et al, U.S. Patent No. 5,950,169, in view of Richards, U.S. Patent No.

6,408,303, in view of Hoover et al (hereinafter Hoover), U.S. Patent No. 5,724,575, and

further in view of Wamsley et al (hereinafter Wamsley), U.S. Patent No. 5,956,687.

Regarding claims 29-31, Borghesi, DiRienzo, and Richards do not teach the

computer system implements storing a schedule in memory, wherein the schedule

relates to the incoming transaction, and wherein the schedule comprises: a

predetermined time for receiving the incoming transaction from the at least one sending

trading partner, a predetermined time for reading the additional information from the

administration system, a predetermined time for sending the outgoing transaction to the

at least one receiving trading partner. Wamsey teaches the computer system

implements storing a schedule in memory, wherein the schedule relates to the incoming

transaction (see column 32, line 49-column 33, line 20, a first schedule spanning a first

number of days for receiving information about the claim for each of the records, a

second schedule spanning a second number of days for formulating a proposed

settlement amount for the injury). Therefore, it would have been obvious to one with

ordinary skill in the art at the time the invention was made to adopt the teaching of

Wamsley in Borghesi's, thus implementing a schedule comprises a predetermined time

for receiving the incoming transaction from the at least one sending trading partner, a

predetermined time for reading the additional information from the administration

system, a predetermined time for sending the outgoing transaction to the at least one

receiving trading partner, therefore, providing more convenient and efficiency for the

user to receive, process an incoming transaction, to send outgoing transaction at a

specified date and time.

10.   Claim 36 is rejected under 35 U.S.C. 103(a) as being unpatentable over

Borghesi et al, U.S. Patent No. 5,950,169, in view of Richards, U.S. Patent No.

6,408,303, in view of Hoover et al (hereinafter Hoover), U.S. Patent No. 5,724,575, and

further in view of DiRienzo, U.S. Patent No. 6,003,007.

Regarding claim 36, DiRienzo discloses the computer system sending the

outgoing transaction to the at least one receiving trading partner through an industry

clearinghouse system (see figure 6A, the provider send the outgoing transaction to the

clearinghouse system). Therefore, it would have been obvious to one with ordinary skill

in the art at the time the invention was made to combine the feature above with

Borghesi's for the purpose of providing the clearinghouse system as an intermediate

between trading partners, servers as an electronic routing system for the claims and

checks to determine if the information is complete.

Conclusion

11.   Claims **1-4, 6-8, 10, 12-15, 17-22, 24, 26, 27, 29-34, 36, 38-62, and 71** are

rejected.

12.   Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Nga B. Nguyen, whose telephone number is (703) 306-

2901. The examiner can normally be reached on Monday-Thursday from 8:30 AM-6:00

PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Hyung S. Sough, can be reached on (703) 308-0505.

Any inquiry of a general nature or relating to the status of this application or

proceeding should be directed to the Group receptionist whose telephone number is

(703) 308-1113.

13.   **Any response to this action should be mail to:**

Commissioner of Patents and Trademarks

c/o Technology Center 3600

Washington, D.C. 20231

or faxed to:

(703) 872-9326, (for formal communications intended for entry)

or:

(703) 308-3961 (for informal or draft communications, please

label   "PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park 5, 2451 Crystal

Drive, Arlington, VA, Seventh Floor (Receptionist).

Nga B. Nguyen

January 6, 2005